

AMENDMENTS TO THE SPECIFICATION:

Please replace the paragraph beginning on page 22, line 1 with the following amended paragraph:

In this manner, the check deposited by the ATM user can be processed without requiring further physical handling to transfer funds to the ATM user's account. Thus, the process used for transferring funds between ~~account accounts~~ may be streamlined through the creation of electronic checks from physical checks at an ATM.

Please replace the paragraph beginning on page 28, line 1 with the following amended paragraph:

Then, a determination is made as to whether there is a match between the digital watermarks (step 1910). If a match is present, the check is identified as authenticated (step 1912) with the process terminating thereafter. Otherwise, the check is identified as unauthenticated (step 1914) ~~[[a]] and~~ the process terminates. Turning back to step 1904, if no watermark is present, the process proceeds to step 1914 as described above.